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SENATOR JENSEN: Thank you, Mr. President. Members of the Legislature, I rise in support of the amendment. Initially, that was not my initial choice but I think it is a good compromise that Senator Cunningham, Senator Bromm, and Senator Kristensen came up with. And at the Banking hearing I was really impressed at the number of small banks that came in and said, we want this, we want the opportunity to compete. Now it used to always be the other way around, that they were saying don't let the big bank come to our town, but now we had the small banks saying, we want to get into the larger areas; we want to go, from Stanton, we want to go to Norfolk. We have some small town banks that would want to come into the Omaha area, and certainly we've had some small town banks that have already come into the Lancaster-Lincoln area. And so I was...it was really interesting, the Independent Bankers Association, many of the other groups were actually coming in and saying, we want the right to compete, we want the right to compete in the larger markets. One, because the smaller markets in many cases are being limited by what they can do. We know that that there is a move from the rural senators...centers to the urban centers, and so they want to be able to grow their banks along with the growth of Nebraska and, to me, that makes sense. Also, certainly all of the banks, they have more competition than just within themselves. We have insurance companies that want to get...want to be in a banking business and are. We have retail operations that want to be in the banking business and they are, and so there's a whole world of competition out there that didn't used...that was at one time not there. And so for...I think for the banks' survival themselves, I think this is a good solution. I think it does help our largest bank in this state and help the correspondent banks that they work with. It certainly helps the smaller banks into...so that they can move into larger markets, so they can compete, so that they can grow. And so I think it is a...an amendment that will take care of a lot of the concerns and through a lot of the banks. Now, does it make everybody happy? I suppose not, but I think it is as free as a competitive situation that we can come up with in Nebraska. I certainly applaud the amendment and will support it. Thank you, Mr. President.